



U.S. Small Business Administration

San Diego District Office

550 West "C" Street, Suite 550

San Diego, CA 92101-3500

(619) 557-7250

www.sba.gov/ca/sandiego

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SMALL

BUSINESS

START-UP

INFORMATION

For

San Diego and Imperial Counties

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INTRODUCTION

If you are exploring the feasibility of starting a business of your own, you have probably entered the maze of information, infomercials, and never-ending published materials; and, you are probably in a quandary as to where to go from here. Welcome to the world of entrepreneurship, because it is truly both exciting and scary. But, don't let that damper your enthusiasm, because enthusiasm, optimism and stick-to-it-iveness are the core characteristics of small business owners. We would like to help you channel that enthusiasm and better direct your efforts as you start down the path to exploring that business of your own.

Starting a business is the fulfillment of a lifetime dream for many people. But overlooking details can interfere with the successful implementation of that dream. The majority of small business failures are the result of inadequate planning and poor management. This start-up guide will provide you with an overview of the steps you need to take to avoid some of the common pitfalls.

Small Business Start Up Guide

We urge you to follow up your study of this guide by attending one of the many workshops on *Starting and Managing Your Business*, which the SBA, SCORE (the Service Corp of Retired Executives) and SBDCs (Small Business Development Centers) offer throughout San Diego County. As you read on, you will learn about other SBA-sponsored training programs, financing programs, free counseling and guidance available to you throughout the life of your business.

This guide contains:

- Information on Choosing the Right Business For You
- Information on Some of the Licenses and Permits You May Be Required to Obtain
- A Business Plan Outline You Should Use to Begin Planning Your Business
- Overview of SBA Loan, Management and Technical Assistance Programs
- A Listing of Various Statewide Organizations and Resources That Will Be of Assistance to You in Starting Your Business

The one characteristic that all entrepreneurs share is that of "risk taking," and starting and owning a small business can be risky. While we cannot assure you that your business will be successful as a result of implementing the steps we discuss in this publication, following them will most certainly begin to minimize the risks. Continued research and planning will further minimize those risks.

We at the SBA know the obstacles that new entrepreneurs face and we salute your courage and creativity. The U.S. Small Business Administration is here to help you through that process, and we strongly urge you to take advantage of our programs and assistance on an ongoing basis.

We hope you will find this guide useful and wish you luck and entrepreneurial success.



CHOOSING THE RIGHT BUSINESS FOR YOU

Although more than one-half million businesses are started each year, owning and operating a business is not for everyone. Many businesses are started without a realistic evaluation of personal objectives, individual talents and personality traits. There is no way to eliminate all the risks associated with starting a small business. However, you can improve your chances of success with research, good planning and preparation. Start by evaluating your strengths and weaknesses as the owner and manager of a small business.

Your Personal Objectives

- What are your personal needs? Financial objectives?
- How will owning a business affect your family? Standard of living?
- Are you mainly interested in money, power or flexibility?

Your Talents

- Do you have any special skills or expertise in a particular industry?
- How will your talents help you in the development and operation of your own business?
- How good are you at making decisions? Planning and organizing?
- Do you like to sell? Can you sell? You will be required to sell yourself, your company and your products or services.

Your Personality Traits

- Are you a self-starter? Is your drive strong enough to maintain your motivation? It will be up to you--not someone else telling you--to develop projects, organize your time and follow through on details. Running a business can wear you down. Some business owners burn out by having to carry all the responsibility on their shoulders. Strong motivation to make the business succeed will help you survive slowdowns as well as periods of burnout.
- Are you authoritarian or a team player? How well do you get along with different personalities? Business owners need to develop working relationships with a variety of people--customers, employees, bankers, lawyers, accountants, vendors.
- Are you willing to risk everything you own? Will you be able to live with the fear of loss? Will your family?

The chart on the following page will help you decide if you have "what it takes" to run a business. Be honest!

Do You Have What It Takes?

Starting a business is risky at best; but your chances of making it will be better if you first understand whether you have what it takes. Below are some questions to help you evaluate whether you do.

Questions to Ask Yourself	1. Are you a self-starter?	6. How good a worker are you?
	<input type="checkbox"/> I do things on my own. No one has to tell me to get going.	<input type="checkbox"/> I can keep going as long as I need to. I don't mind working hard for something I want.
	<input type="checkbox"/> If someone gets me started, I keep going all right.	<input type="checkbox"/> I'll work hard for a while, but when I've had enough, that's it.
	<input type="checkbox"/> Easy does it. I don't put myself out until I have to.	<input type="checkbox"/> I can't see that hard work gets you anywhere.
	2. How do you feel about other people?	7. Can you make decisions?
	<input type="checkbox"/> I like people and can get along with just about anyone.	<input type="checkbox"/> I can make up my mind in a hurry if I have to. It usually turns out okay, too.
	<input type="checkbox"/> I have plenty of friends and don't need anyone else.	<input type="checkbox"/> I can if I have plenty of time. If I have to make up my mind fast, I think later that I should have decided the other way.
	<input type="checkbox"/> Most people irritate me.	<input type="checkbox"/> I don't like to be the one to decide things.
	3. Can you lead others?	8. Can people trust what you say?
	<input type="checkbox"/> I can get most people to go along when I start something.	<input type="checkbox"/> You bet they can. I don't say things I don't mean.
<input type="checkbox"/> I can give the orders if someone tells me what we should do.	<input type="checkbox"/> I try to be on the level most of the time, but sometimes I say what is easiest.	
<input type="checkbox"/> I let someone else get things moving, and then I go along if I feel like it.	<input type="checkbox"/> Why bother if other people don't know the difference?	
4. Can you take responsibility?	9. Can you stick with it?	
<input type="checkbox"/> I like to take charge of things and see them through.	<input type="checkbox"/> If I make up my mind to do something, I don't let anything stop me.	
<input type="checkbox"/> I'll take over if I have to, but I'd rather let someone else be responsible.	<input type="checkbox"/> I usually finish what I start--if it goes well.	
<input type="checkbox"/> There's always some eager beaver around wanting to show how smart s/he is. I say let 'em.	<input type="checkbox"/> If it doesn't go right immediately, I quit. Why beat my brains out?	
5. How good an organizer are you?	10. How good is your health?	
<input type="checkbox"/> I like to have a plan before I start. I'm usually the one to get things lined up.	<input type="checkbox"/> I never run down!	
<input type="checkbox"/> I do all right unless things get too confused; then, I quit.	<input type="checkbox"/> I have enough energy for most things I want to do.	
<input type="checkbox"/> I get all set and then something comes along and presents too many problems. So, I just take things as they come.	<input type="checkbox"/> I run out of energy sooner than most of my friends.	

Now total the number of checks you have next to the first, second and third answers. If most of your checks are beside the first answers, you probably have what it takes to run a business. If not, you're likely to have more trouble than you can handle by yourself. Better find a partner who is strong on the points on which you are weak. If most of your checks are next to the third answers, even a good partner will not be able to shore you up.

Considerations in Choosing Your Business

What kind of business should I start?

An often-asked question is “What kind of business should I start?” No one can answer this for you. A particular business generally succeeds or fails based on its market, the skill of the owner(s) and workers and the quality of the product or service...not because of the type of business.

- **Your experience**
- **Your talents**
- **Your interests**

Your experience is most important when you are considering starting a new business or purchasing an existing one...less important when buying a franchise. If you start a new business or purchase an existing one, past experience in that particular industry may help you to better understand your customer market, the operating cycle of the business and the practices unique to the trade, and help you to avoid costly mistakes. If you buy a proven franchise, your purchase should include a developed technical support system that makes previous experience in the industry less important.

Consider working or volunteering (in as many positions as possible) in a business similar to the one you want to start or buy before you open your own. This way you can "test drive" it before committing. Other ways of exploring the business are to attend association and networking meetings within the industry and talk to other entrepreneurs. Ask questions and more questions. Entrepreneurs love to talk about their businesses and share experiences.

Is Your Business Idea Feasible?


One of the common mistakes made by people whose new businesses flounder and fail is that they blindly pursued business ownership without adequately evaluating whether the idea was feasible. Evaluating the feasibility of a business allows you to make a more informed "go" or "no go" decision, and involves a detailed examination of financial, personal and market realities. Some of the key elements that should be explored and honestly appraised include:

- Do you have enough money to get your idea off the ground without going into debt? If not, where are you going to get your money? Do you have enough cash and the right combination of prior experience, credit status and other tangible assets to secure financing for the venture? Are you willing to take the risks of loss associated with assuming debt?

-
- Can the business generate enough cash to pay its expenses as well as our desired level of owner profit?
 - Are your management skills adequate to oversee and develop the business operations and market and sell your product or service?
 - Is there a demand for your product or service? Can you really compete and stay competitive with other businesses that have been at it longer and enjoy an established reputation?
 - Have you done research on market demand or have you just assumed that people need or want your product or service?
 - Are the rewards from the business, both monetary and personal, worth the effort and investment you are going to have to make? What is the worst thing that could happen if you go into business for yourself? Are you capable and willing to deal with the worst possibility if it occurs?

On the Upside....

It's true; there are a lot of reasons not to start your own business. But, for the right person, the advantages of business ownership far outweigh the risks.

- You get to be your own boss.
 - Hard work and long hours directly benefit you, rather than increasing profits for someone else.
 - Earnings and growth potential are far less limited.
 - A new venture is exciting.
 - Running a business will provide endless variety, challenge and opportunities to learn.
- 

LOCAL, STATE AND FEDERAL BUSINESS REQUIREMENTS

If you are operating a home-based or service business, you might find it inconceivable that would have to comply with any of the numerous local, state and federal regulations; but, in all likelihood, you will. Avoid the temptation to ignore regulatory details. Doing so may avert some red tape and pinch on your budget in the short term, but could be an obstacle as your business grows. Up front and before you do anything else, take the time to research the applicable regulations and build your business so that it will be in compliance from Day One.

Below is a checklist of the most common requirements that affect small business, but it is by no means all-inclusive. Bear in mind that regulations vary by industry. (If you're in the food service business, for example, you will have to deal with the health department. If you use chemical solvents, you will have environmental compliances to meet.) Being out of compliance in any aspect of your business could leave you legally unprotected, lead to expensive penalties and jeopardize your business.

Business Licenses

California Permit Assistance

www.calgold.ca.gov

There are many types of business licenses, state and local as well as professional. Depending upon what you do and where you plan to operate, most businesses will be required to have a license of some sort. Licenses are administered by a variety of departments, so first check with the Business License Office or the Tax Collector in the city or county where you plan to do business.

Business License

Business licenses are acquired through the city office where your business will be located. Many of the city offices have On-line forms. There is a listing of the various city offices in San Diego County and their contact information, in the back of this publication.

Fictitious Business Name

**County
Assessor/Recorder/
Clerk's Office
1600 Pacific Hwy
Room 260
San Diego, CA 92101
(619) 237-0502**

**North County
334 Via Vera Cruz
Suite 150
San Marcos, CA 92069
(760) 940-6858**

Registering your business name, after doing a search to make sure it is not already being used protects you from others that might be using the same name. It also gives you grounds to prevent your competition from using your name.

Federal Self-employment Tax

Everyone must pay Social Security Tax. If you're self-employed, your Social Security contribution is made through the self-employment tax. You will also need to determine how best to report earnings and pay your business taxes.

Contact the Internal Revenue Service at 1- (800) 829-1040, or visit any office of the IRS for more information. There are publications, counselors and workshops available to help you set up and understand this very important aspect of your business.

Business Formation

**Articles of
Incorporation
and
Name Availability**

You must decide, for tax purposes, if your business will be structured as a sole proprietorship, partnership or corporation. Partnerships should be legally established using an attorney to develop a partnership agreement. If you have decided to incorporate your business, contact:

The Secretary of State's Office
1350 Front Street, Suite 2060
San Diego, CA 92101-3690
www.ss.ca.gov/business/business.htm

State Taxes

**CA Franchise Tax
Board**

**7575 Metropolitan Dr.
Suite 201
San Diego, CA 92108
1-800-852-5711**

You must file your state business taxes separately if you are a partnership or corporation. If you are a sole proprietorship, you file through your personal income taxes. You can obtain the necessary business tax forms and general information from the Franchise Tax Board, which has local offices located throughout California.

Seller's Permit

[CA Board of Equalization](#)

Business Office:

(619) 525-4526

Tax Information:

(619) 525-4485

North County:

(760) 510-5850

You will need a Seller's Permit or a Resale Number if you plan to sell products. It allows you to purchase inventory from suppliers without paying taxes.

San Diego Office

1350 Front Street

Suite 5047

San Diego, CA 92101-3698

North County Office

334 Via Vera Cruz

Suite 107

San Marcos, CA 92069-2694

Employer Identification Number

Many cities and towns require that you register and pay a fee to do business there. Contact the Tax Collector's Office in the city and/or county where your business will be located.

[Internal Revenue Service](#) for

**Taxpayer
Identification**

Number:

1-800-829-1040

Forms and

Publications:

1-800-829-3676

If you have employees, you are required to have an Employer ID Number. You may also get one if you don't have employees and find it preferable to using your social security number on business-related transactions. Contact the Internal Revenue Service to obtain a [Taxpayer Identification Number](#).

San Diego Office

880 Front Street

First Floor, 1295

San Diego, CA 92188

North County

1 Civic Center Drive

San Marcos, CA 92069

If You Plan to Hire Employees...**Workers' Compensation Insurance**

You are required to carry Workers' Compensation Insurance if you have employees. If an employee is injured on the job, this insurance will cover his or her medical bills, for which you would otherwise be liable. You can obtain a policy from many private insurance companies as well as the State Compensation Insurance Fund. Contact the [California Industrial Relations Department](#), which has offices throughout the State.

State Withholding Taxes

If you have paid more than \$100 in wages to an employee in a given calendar quarter, you are required to withhold taxes for state disability insurance, personal income taxes, unemployment insurance and employment training. You must register for an employer account number. Contact the [Employment Development Department](#) of the State of California for guidelines, information and to register. Check your local telephone directory for the office nearest you, or call (415) 749-7599 for a referral.

Federal Withholding Taxes

You are required to withhold income tax, Social Security (FICA), be liable for the employees' portion of Social Security taxes and pay Federal Unemployment Tax, under certain circumstances. Nonpayment of federal employer taxes can result in audits, penalties, difficulties obtaining bank financing and closure of your business. Contact the [IRS](#) at 1- (800) 829-1040.

PREPARING YOUR BUSINESS PLAN

Blueprint for Your Business

Developing a business plan is widely considered to be the most important thing you do before going into business. After start-up, a business plan is a personal management tool you should continue using to assist you in the ongoing development of your business. Many refer to the business plan as being the blueprint or roadmap for your business. A thoroughly researched and well thought out business plan will clarify your goals, focus your energy, give direction to your work and, help you gauge your progress. For businesses seeking financing, it is a tool for raising capital. To obtain a loan or attract investors, you will need to present a cohesive picture of your business, the management team, why it will succeed and how you intend to repay the investors.

The Format

There is no magic formula. No business-planning outline is totally comprehensive in its content or coverage. The following outline will get you started in the right direction; and, not every question will apply to you or your type of business.

Your Business Plan

I. EXECUTIVE SUMMARY

- The Executive Summary is the first component of your business plan, but is prepared after all other elements of the plan. It succinctly summarizes (in no more than 2 pages) the Organization Plan, Market Plan and Financial Plan. It should be thoughtfully written, as often, potential investors will not get into the body of the plan if their interest is not captured at this point.

II. ORGANIZATION PLAN

The Business

- Describe the business, including history, legal structure, major products or services, and personnel.
- Discuss the business' major strengths and limitations, goals (for sales, new product development, growth, etc.).

Operations

- Describe the hours and days of operation, equipment and supplies needed and inventory storage and maintenance.

Management and Organization

- Describe the current and anticipated legal structure for your business (sole proprietorship, partnership or corporation).
- Describe the personal and management expertise of all principals (append resumes) and the percentage of interest or stock that each principal holds. Discuss your succession plan in case of the loss of key personnel.
- Describe your proposed organizational structure (include an organizational chart) and specifically identify the responsibilities of and compensation for each position (append position descriptions).
- Describe professional resources (attorney, accountant, consultants and advisors) available to the business.
- Discuss your personnel policies (append a copy) and compensation packages.

III. MARKET PLAN

Industry

- Describe the size, maturity and competitive nature of your industry, any barriers to entry and growth and the effect of economic swings upon the industry.
- Discuss the role of government regulations in the industry as current and future trends in the industry, technologies being used, and seasonality (if appropriate).

Location

- Describe your location in terms of geography, customer access, and proximity to competitors and transportation, distribution of goods and zoning.

Product or Service

- Describe all the products and services the business offers, cost and profit of each, and the breakeven point.
- Discuss patents, trademarks or proprietary features.

Market Analysis

- Describe your target market--who will buy your product or service and why--and target market demographics and trends.
- Discuss your competition--who has what share of the existing market, and where your business will fit into that picture.

Market Strategy

- Describe the difference between your product or service and that of your competitors and your pricing scheme or fee structure in light of competition and your product or service.
- Discuss the type and number of sales staff needed.
- Describe credit policies for your customers.
- Describe your advertising plan, and include an advertising budget.

IV. FINANCIAL PLAN

- Include monthly financial projections for the first year and annual projections for the next two years using the following financial tools:
 - ☒ Income Statement (also called Profit and Loss Statement)
 - ☒ Balance Sheet
 - ☒ Cash Flow Projection
- Include a financial analysis using the following financial tools:
 - ☒ Break-even Analysis
 - ☒ Analysis of Key Business Ratios

V. APPENDICES

- ☒ Articles of Incorporation; Partnership Agreements
- ☒ Copies of leases
- ☒ Resumes, position descriptions
- ☒ Personnel Policies
- ☒ Market Survey Results

*** Note: A comprehensive workshop to help you develop and write *Your Business Plan* is presented once each month by [SCORE](#). See pages 25 – 27 for details.**

FINANCING YOUR BUSINESS

More than 80% of new entrepreneurs start their businesses without any commercial loans or debt financing. Not to saddle themselves with debt, entrepreneurs often choose to obtain their initial financing from their own savings, from friends and family members, and informal investors.

Commercial lenders prefer to finance a business with a track record and plan for growth based on experience in the industry. However, many start-up businesses need smaller loans; and, SBA lenders do make loans under \$100,000 to start up businesses. *(Please see the SBA website: www.sba.gov/financing.)*

How to Apply for a Loan

Loan applications are obtained from participating lenders (See page 23).

Generally, the following documentation is required:

- ☒ A current profit and loss statement and balance sheet for existing businesses.
For new businesses: a proforma balance sheet and a one year projection of profit and loss on a monthly basis.
- ☒ A current personal financial statement for each principal of the business having 20% or more ownership.
- ☒ Itemized use of proceeds.
- ☒ Itemized list of collateral with an estimate of current market value and liens against the collateral.
- ☒ For new businesses: a comprehensive, well documented, carefully researched Business Plan.
- ☒ A schedule of business debt, aging of accounts receivable and payable.
- ☒ Personal and business tax returns for the last three years.
- ☒ Copy of lease and any contracts or agreements pertinent to the applicant.
- ☒ Business organization documentation, i.e. corporation articles, partnership agreement, fictitious name statement.

Traditional lenders hesitate to make microloans (under \$50,000) because of the administrative and servicing costs. However, the following “micro

lenders” do provide such loans: CDC Small Business Finance Corp. and the Banker’s CDC. Both of these lenders are represented by Susan Lamping at (619) 291-3594.x339

When seeking commercial financing, it is imperative that you be prepared to discuss your project with a loan officer. You are encouraged to do this only after compiling the listed items.

The U.S. Small Business Administration is the largest source of long-term small business financing in the nation. In order to determine whether you qualify for and if a SBA business loan best suits your financing needs, please read this material carefully. If you have further questions, please contact your own banker, one of the active SBA guaranteed lenders or an SBA Loan Officer.

CONSIDERATIONS IN OPERATING A HOME-BASED BUSINESS

In starting their businesses, many entrepreneurs consider basing their businesses in their homes for a number of reasons: minimizing their risks by keeping a low overhead; the business is not driven by clients/customers coming to their location; they can combine running a business with the need to care for other family members; it affords more flexibility in terms of work hours, etc. As a consequence, a growing number of businesses today are home-based.

Not everyone, however, is suited for working in his or her own living environment. Many home-based business owners have cited isolation as being a major problem; others point to the lack of the necessary self-discipline. The only difference between starting a business in your home versus commercial space is the location. All the other rules of entrepreneurship apply: You must determine whether you have what it takes to be an entrepreneur; you must do the necessary research and homework; and, you must develop a business plan.

Many of our nation's well-known businesses started out as home-based businesses, companies like Hershey Candy Bar, Mary Kay Cosmetics and Hewlett-Packard.

Let's look at some of the special considerations that you should consider in establishing your business in your home:

- **You must be self-disciplined.** You cannot be distracted from your business by the demands of family, visiting neighbors, etc. You must be able to set limits and plan your time. The relaxed environment of working at home should not distract you from running the business.
- **You should treat your business as though you're operating in commercial space.** This means establishing and maintaining set hours and an environment of professionalism. Have dedicated space that is used for your business and absolutely nothing else. No matter what you have scheduled for the day, dress for work.
- **Create a supportive business environment.** You will have a need to have the furnishings and technological support of a commercial office, including

desk, chair, filing system, computer, separate business telephone line and answering system, fax machine, copier, supplies and inventory.

- **Establish a solid structure for your business.** Choose the legal form for your business. Many home-based businesses are sole proprietorships; but ensure that the legal form you choose is appropriate to your business. Set-up an effective record keeping system, and ensure that you are in compliance with all tax requirements. Make sure the business use of your home is compatible with your existing homeowner's policy. You might need a commercial policy for full protection.
- **Ensure that it is legal to operate out of your home.** Contact the city or county where you reside to obtain a copy of your zoning ordinance. If you live in a condominium, check with your condo association, as some prohibit the operation of a home-based business.
- **Maintain a good relationship with your neighbors.** Avoid complaints that can arise from the traffic presented by clients visiting you or delivery trucks.
- **Build a supportive network among family members.** It is important that your family members understand and support you in the business because a home-based business will more often than not present some disruption to their lifestyle and privacy.

Some Home-Based Do's and Don'ts

- Keep your home-based business separate from your home life. Never combine household and business errands.
- Establish regular hours, and start your day as if heading for the office. Dress appropriately.
- Have dedicated space and a dedicated telephone line that is used for nothing else.
- Learn to discipline yourself and stay within your time schedule.
- Avoid loneliness and isolation by getting out often to clients, networking and association meetings.

SBA FINANCING PROGRAMS

The Process

Loans are made by private lenders. The SBA guarantees a percentage of the loan amount up to \$2 million. You submit your loan application to a lender that participates in the SBA loan guaranty program and, therefore, must meet the SBA eligibility and credit requirements as well as those of the lender. If the lender approves the application, it is then submitted by the lender to the SBA for approval, or approved internally if the lender is a Preferred Lender by SBA. (Please see page 23 for a listing of [SBA Participating Lenders](#).)

Terms and Conditions

- Loan Limits:** SBA guarantees a percentage of the loan amount to the lender. There is a fee on the guaranteed amount; this may range from 1% to 3.5% of the guaranteed portion depending on the amount of the loan. While SBA does not set a minimum loan amount, many lenders do not make loans under \$50,000. In response, the SBA has developed other loan programs to encourage lenders to make loans under \$100,000. For loans of between \$1000 and \$35,000 SBA has developed the [Microloan program](#) through nonprofit community based lenders (intermediaries).
- Use of Proceeds:** Loan proceeds may be used for a variety of business purposes, including working capital, inventory, machinery and equipment, leasehold improvements and the acquisition or construction of commercial business property.
- Loan Term:** The maturity of the loan is determined by the use of the loan proceeds and may vary from five to ten years for working capital, up to twenty-five years for fixed assets such as the purchase or major renovation of real estate or the purchase of equipment (not to exceed the useful life of equipment).
- Interest Rates:** Interest rates are negotiated between the lender and the borrower; however, lenders generally may not charge more than the prime rate plus 2.25% for loans less than seven years and 2.75 percent over prime for loans seven years or longer. Interest rates may be higher on loans under \$50,000.

Collateral:

SBA requires that sufficient assets be pledged as collateral for the loan to ensure that the business owner has a substantial interest in the success of the business. As a matter of policy, a borrower will not be declined solely for lack of collateral. Personal guarantees are required of anyone owning 20% of the business as well as from the chief executive officer without respect to his or her ownership.

Eligibility Criteria

The business must be for-profit and qualify as a small business under the SBA size standard criteria. The applicant(s) must be of good character and demonstrate sufficient management expertise and commitment to provide reasonable assurance of a successful business operation.

Size standards vary widely, depending upon the industry. As a general rule, your business is within SBA size limits if it is in manufacturing or wholesaling and has fewer than 100 employees, or in retailing or service with annual sales under \$6 million.

The applicant must have a historical earnings and cash flow record or probable future earnings that demonstrate the ability to repay the loan. As a rule, the SBA requires that the borrower have a minimum capital injection for a new business start-up or business acquisition equal to one-third of the total project cost. For an existing business, acceptable tangible net worth is required demonstrating that the business can operate on a sound financial basis.

Businesses **ineligible** for SBA assistance include those engaged in speculation, lending, investment and residential real estate acquisition. Multi-level marketing schemes and gambling or illegal operations are also ineligible.

SBA Participating Lenders

Revised – 11/28/05

* Preferred Lender ^E SBA Express ^C Community Express

1 st Centennial Bank *	Robert DeVries (619) 231 – 1592 rdevries@communitybanknv.com	(760) 432 – 1251 kyoder@comnb.com	pcorarito@missionoaksfunding.com
Margaret Blasko (888) 722 – 4011 mblasko@1stcent.com	CA Bank & Trust * ^E Andrea Roberts (800) 585 – 1722 aroberts@calbt.com	Community West Bank Mark DeMascole (858) 597-7577 mdemascole@communitywestbank.com	Mortgage Capital Development Barbara Morrison (415) 989 – 8855 barbara@tmcd.com
1 st Pacific Bank * Rick Schroder (858) 875 – 2000 rschroder@1stpacbank.com	CA Statewide CDC Barbara Vohryzek (626) 240 – 4628 bv@cscdc.org	Discovery Bank * ^E Wanda Allen (760) 736 – 8900 wallen@discovery-bank.com	National Bank of California Mike Ortega (323) 655 – 6001 mortega@nbcocal.com
Advantage CDC Regina Peterson (562) 983 -7450 regina@advantagecdc.org	Capital One Savings Bank (888) 763 – 2457 loans@CapitalOne.com Joel.Birkitt@CapitalOne.com	First Future Credit Union Richard Yuen (858) 657 – 5502 richard.yuen@firstfuture.org	Neighborhood National Bank * ^E Patti Staples (619) 789 – 4418 pstaples@mynnb.com
Alliance Bank of Arizona * ^E Ruth Giovacchini (408) 998-6540 rgiovacchini@alliancebankofarizona.com	CDC Small Business Finance * Kurt Chilcott (619) 291 - 3594 kchilcott@cdcloans.com Susan Lamping – Micro Loans (619) 243 - 8639 slamping@cdcloans.com	First National Bank * ^E ^C Abel Tellez (619) 235 – 1247 ATellez@banksandiego.com	North Island Financial FCU Jeff Stone (800) 293 – 6494 jstone@nifcu.org
Banco Popular North America * ^E Gloria Miller (562) 622 – 9716 gmiller@bpop.com	California Center Bank * Jason Kim (213) 637 – 9631 jasonk@calcenterbank.com	First National Bank of North County * ^E Chuck Tarquini (760) 481 – 7225 Ctarquini@e-fnbnc.com	Pacific Capital Bank * Craig Withirs (619) 260 – 4410 angie.parra@pacificcapitalbank.com
Bank of America * ^E ^C (800) 263-2055	CIT Small Business Lending Keith McLaurin (858) 484 – 1897 keith.mclaurin@cit.com	G.E. Capital * Dan McNamara (800) 999 – 9488 dan.mcnamara@ge.com john.suntrup@ge.com	Pacific Coast National Bank Yvonne Jackson (760) 635-5636 x2121 yjackson@pcnbonline.com
Bank of Escondido Rhonda Mulvany (760) 520 – 0426 rhonda.mulvany@bankescondido.com	CitiBank * ^E Ron Coomes (858) 487 – 4774 ronald.l.coomes@citigroup.com	Hamni Bank * Young Oh (858) 467 – 4804 yhoh@hamni.com	Pacific Liberty Bank Diane Heyden (714) 429 – 2100 dheyden@pacificliberty.com
Bank of the West (619) 667-8618	City National Bank * Maria Chan (858) 642-4954 maria.chan@cnb.com	Innovative Bank ^C Philip LaCorte (510) 899 - 6851 placorte@innovativebank.com	Pacific Union Bank Henry Ha (213) 386 – 5168
Beach Business Bank Phil Bond (310) 536 – 2271 pbond@beachbusinessbank.com	Comerica Bank * Tim Schutte (760) 730 – 7902 tmschutte@comerica.com Robyn King (760) 918 – 9810 robyn_k_king@comerica.com	La Jolla Bank * Amalia Martinez (760) 743-0900 amalia.martinez@ljbk.com	Pt. Loma Community Bank (619) 243-7900
Borrego Springs Bank * ^E Bill Ruhlman (619) 668 - 5150 x207 bruhlman@b-s-b.net	Commonwealth Business Bank Sylvester Kim (323) 988 – 3014 sylvesterk@cwbbank.com	Lehman Brothers Bank * Andy Zimbalist (760) 753 – 7300 andrew.zimbalist@lehman.com	Rabobank * ^E Jeff Hester (760) 337 – 3243 hesterj@rabobank.com
Bridge Bank Steve Pollett (619) 295 – 6335 steve.pollett@bridgebank.com	Community National Bank * Kristy Yoder	Mission Oaks National Bank * Paul Corarito (760) 639 – 1400	Ramona National Bank * Art Demarillas (714) 228 – 2231 (714) 276 – 3244 pogi143@earthlink.net
Business Lenders Penn Ritter (800) 646 – 7689 x235 pritter@businesslenders.com			
Business Loan Express (BLX) * ^E ^C Liz Schaper (619) 271-2928 lschaper@blx.net			
CBN Financial			

Rancho Bernardo Community Bank *
Ben Price
(858) 613 – 7983
bprice@rbcommbank.com

Regents Bank
Barbara Hunter
(858) 729 – 7737
bhunter@regentsbank.com

Saehan Bank *
Thomas Kim
(213) 637 – 4950
thomas.kim@saehanbank.com

San Diego Community Bank
Larry Ley
(619) 476 – 3220
lley@sdcbbank.com

San Diego National Bank *
Marcia Weir
(619) 744 – 2147
mweir@sndnb.com

Seacoast Commerce Bank
Rigoberto Herrera
(619) 476 – 7776

Security Business Bank * E
Thomas E. Welch
(619) 794 – 2830
twelch@securitybusinessbank.com

Southland EDC
Maria Mata
(858) 824 – 0054 x221
mmata@southlandedc.com

Southwest Community Bank * E
Dennis Stytz
(760) 918 – 2666
(877) 792 – 7722
dennis@swcbank.com

Stearns Bank, N.A.
Dave kahlhamir
(800) 320 – 7262
davidk@stearns-bank.com

Sun Community FCU
Harold Walk
(760) 337 – 4200
hwalk@suncommunityfcu.org

Sunrise Bank *
Randy Cundiff
(858) 625 – 8855
rcundiff@sunrisebanksandiego.com

Temecula Valley Bank, N.A. *
Aubree Spear
619-209-6116
aspear@temvalbank.com

Torrey Pines Bank
Kent Twomey
(858) 523-4677
ktwomey@torreypinesbank.com

U.S. Bank * E C
Tim Nager
(858) 536 – 3445
timothy.nager@usbank.com

Union Bank *
Eugene Gonzalez
(909) 495 – 1817
eugene.gonzalez@uboc.com

United Commercial Bank*
Wai-Chun Li
(626) 685 – 7231
waili@unitedcb.com

Uniti Bank
James Jeong
(714) 736 – 5703
jjeong@unitibank.com

Vineyard Bank *
Tammy DeWitt
(866) 427 – 0722
tdewitt@vineyardbank.com

Wachovia SBA Lending, Inc. *
Matt Sullivan
(916) 787 – 9300 x19153
matt.sullivan@wachoviasbc.com

Wells Fargo Bank * E C
Milissa Kahl
(800) 545 – 0670
milissa.j.kahl@wellsfargo.com

Wilshire State Bank
Sungsoo Han
(213) 427 – 6595
sungsoo.han@wilshirebank.com

Venture Capital

Celerity Partners
Clifford Lyon
(310) 268 – 1712
kraus@celeritypartners.com

Far East Capital Corp.
Eduardo Ho
(213) 830 – 2430
ed.ho@fareastnationalbank.com

GKM SBIC
J. Bloch
(310) 268 – 2623
jbloch@gmkventures.com

Hamilton Technology Ventures
Paul Bouchard
(858) 314 – 2350
rcrosby@hamiltonventures.com

Huntington Capital
(858) 259 – 7654
Morgan Miller
susan@huntingtoncapital.com

Inglewood Ventures
Daniel Wood
(858) 792 – 3579
danwood@ix.netcom.com

Shepherd Ventures
George Kenny
(858) 509 – 4744
olga@shepherdventures.com

Sorrento Growth Partners
Robert Jaffe
(858) 452 – 3100
ecampbell@sorrentoventures.com

NEWSLINE

The San Diego District Office is now producing a Quarterly Newsletter. This newsletter is intended to provide SBA's clients, lenders and resource partners with information updates on SBA programs, special events, success stories and more. The Newsletter has been posted to our web site and is available at our homepage located at <http://www.sba.gov/ca/sandiego/> under the "What's New" section.

To Subscribe to NewsLine

Newsline, a publication of the San Diego District Office is distributed quarterly to subscribers.

To subscribe:

1. Visit <http://web.sba.gov/list>
2. Check the San Diego District Office Newsline box
3. Scroll to the bottom of page
4. Enter your First Name, Last Name, and email address
5. Click subscribe

Subscriber information is kept strictly confidential.

SBA MANAGEMENT AND TECHNICAL ASSISTANCE PROGRAMS

Business Resource Center

SBA has opened a unique tool for small businesses – the Business Resource Center (BRC) in San Diego. The BRC offers a wide range of tools to assist businesses with business planning, market research and training.

The BRC functions as a reference library, which provides material on a wide spectrum of topics such as marketing and financial resources and which has a strong emphasis on creating business plans.

The Entrepreneur Magazine Group has provided the BRC with a series of planner kits specific to different businesses covering everything from ad agencies to window washers.

The BRC rounds out its reference capabilities with a range of other publications and a collection of videotapes all oriented to helping small businesses help themselves.

Business Resource Centers:

Southwestern College

[Small Business Development and International Trade Center](#)

900 Otay Lakes Road, Building 1600, Chula Vista, CA 91910

(619) 482-6391

Hours: 10:00 a.m. – 6:00 p.m. Monday – Friday with extended hours on Thursday until 8:00 p.m. and every Saturday 10:00 a.m. – 1:00 p.m.

North San Diego

[Small Business Development Center](#)

1823 Mission Avenue, Oceanside, CA 92054

(760) 795-8740

Hours: 8:00 a.m. – 5:00 p.m. Monday – Friday

8:00 a.m. – Noon Saturday

SCORE

SCORE:

(619) 557-7272

The SBA has a variety of management and technical assistance programs to assist both new and expanding businesses. For those who are exploring self-employment or have decided to start their own businesses, we recommend that you call to schedule an appointment with a SCORE counselor and attend the SCORE workshops listed below:

Meeting with a SCORE Counselor

Online Counseling
at: www.score.org

SCORE is a volunteer management counseling program sponsored by the SBA, comprised of active and retired business executives who volunteer their time counseling and advising small business owners on the many aspects of starting and better managing their businesses. The advice provided by these men and women is priceless, but the services are free to you. Remember whatever path you're following in building or expanding

your small business, there is a SCORE counselor who has already traveled that same path. Avoid some of the pitfalls and bumps in the road by learning from their experience. You can take advantage of this service as often as you like for as long as you like. SCORE counselors provide one-on-one counseling at the centers listed below, as well as counseling at your place of business. All counseling is free and confidential and provided by experienced business managers. Call for an appointment.

SCORE Counseling Centers

San Diego (Main Ofc.)	(619) 557-7272	La Jolla	(858) 454-5718
Carlsbad	(760) 931-8400	Ocean Beach	(858) 223-4906
Chula Vista	(619) 420-6602	Oceanside	(760) 722-1534
East County	(619) 440-6161	Pacific Beach	(858) 273-3303
Encinitas	(760) 753-6041	Poway	(858) 748-0016
Escondido	(760) 745-2125	Ramona	(760) 789-1311
Fallbrook	(760) 728-4767	Rancho Bernardo	(858) 487-1767
Gaslamp-Downtown	(619) 233-5227	San Marcos	(760) 744-1270
Hillcrest	(619) 299-3330	Santee	(619) 449-6572
Hispanic	(619) 702-0790	Spring Valley	(619) 670-9902

2006 Schedule

The *How to Start and Manage Your Own Business* workshop, is held once or twice monthly. From the first idea to the first dollar, this workshop will outline the way to owning or operating a successful business.

Workshop Agenda:

- ☒ The Owner/Manager's Role
- ☒ Accounting – What you should know
- ☒ Business Entities and Regulations
- ☒ Start-Up Financing
- ☒ Marketing and Advertising
- ☒ Your Business Plan
- ☒ Sources of Information

Cost: \$64/\$74 Time: 9:00am 'til 4:15pm

Dates: Jan 7 & 24, Feb 11 & 28, Mar 18, Apr 4 & 22, May 6 & 23, June 10 & 27

Workshop Location: Mission Valley Campus of
All SCORE Workshops are Pt. Loma Nazarene University (PLNU)
held at this location. 4007 Camino del Rio South
Pre Register Online: San Diego

www.score-sandiego.org

**Other SCORE
Workshops:**

**See above for
location**

Call: (619) 557-7272

16 Successful Business Tactics

Cost: \$64/\$74 Time: 9:00am 'til 3:00pm

Dates: Jan 31, Mar 4, Apr 25, June 17

How to Develop Your Competitive Advantage

Cost: \$64/\$74 Time: 9:00am 'til 3:00pm

Dates: Jan 14, Feb 7, Mar 11, Apr 18, May 13, June 6

How to Write a Winning Business Plan

Cost: \$89/\$99 Time: 8:30am 'til 4:15pm

Dates: Jan 28, Feb 22, Mar 25, Apr 26, May 20, June 21

Market It! Brand It! Advertise It!

Cost: \$64/\$74 Time: 9:00am 'til 4:00pm

Dates: Feb 23, Apr 29, June 29

The ABC's of Selling (New)

Cost: \$64/\$74 Time: 9:00am 'til 4:00pm

Dates: Jan 19, Mar 23, May 25

**More SCORE
Workshops:**

Call: (619) 557-7272

QuickBooks Basic

Cost: \$64/\$74 Time: 9:00am 'til 4:00pm

Dates: Jan 11, Feb 4, Mar 15, Apr 8, May 10, June 3

QuickBooks Advanced

Cost: \$64/\$74 Time: 9:00am 'til 4:00pm

Dates: Feb 25, Apr 19, June 14

Internet Marketing

Cost: \$64/\$74 Time: 9:00am 'til 1:00 p.m.

Dates: Jan 21, Mar 9, May 11

Selling Through the Internet

Cost: \$64/\$74 Time: 9:00am 'til 3:00pm

Dates: Feb 9, Apr 6, June 8

Ask about the Entrepreneur Series – Saves you up to \$193 on 7 workshops.

Also, ask about the monthly Women's Business Breakfast Roundtables in both North County – Third Friday each month (except March, November & December) and Mission Valley – Fourth Friday each month (except March, November & December).

SBDC

If you are experiencing problems in growing or expanding your business, in addition to receiving free counseling from SCORE, you may receive free consulting services from one of the Small Business Development Centers (SBDCs) in San Diego & Imperial Counties. The SBDC program is a cooperative effort between the education community, state, local and federal governments and diverse areas of the private sector. Its purpose is to further economic development through the provision of management and technical assistance to small businesses. SBDCs provide current and prospective business owners with counseling, management training, conferences, referrals and reference libraries. The following is a listing of SBDCs located in San Diego and Imperial Counties:

San Diego District Small Business Development Centers		
Southwestern College Small Business Development and International Trade Center 900 Otay Lakes Road Building 1600 Chula Vista, CA 91910 (619) 482-6391 www.sbditc.org	Imperial Valley Small Business Development Center 301 North Imperial Avenue, Suite B El Centro, CA 92243 (760) 312-9800 www.ivsbdc.org	North San Diego Small Business Development Center 1823 Mission Avenue Oceanside, CA 92054 (760) 795-8740 www.sandiegosmallbiz.com

WOMEN'S BUSINESS PROGRAMS

Helping women become successful entrepreneurs is an important goal for the SBA. To be considered “woman-owned”, a small business must be 51 percent or more owned and operated by one or more women. SBA does not offer a certificate declaring your business “woman-owned”, but to find out more about which agencies do, contact our resource partner, the [Contracting Opportunities Center](#) at (619) 285-7020. Funded by the Department of Defense, their services are free to you, and include classes on how to contract with numerous federal agencies and large businesses, and “bid-matching” services for their members.

To help accomplish this, SBA developed the Women's Network for Entrepreneurial Training, or WNET. WNET is responsible for presenting networking opportunities for women business owners, places where they can share their experiences with each other and receive business management training at the same time. In conjunction with SCORE we offer two Women's Roundtable Breakfasts each month, one in North County and one in Mission Valley. Register online at www.score-sandiego.org or call SCORE at (619) 557-7272. We also sponsor an evening Roundtable

Networking forum with a speaker once each month in Mission Valley. Call San Diego Women Inc. (619) 491-1583 for more information. Approximately thirty women business owners participate in each program, with plenty of time for networking and sharing concerns and solutions. An online affiliate of WNET is the Online Women's Business Center, accessible at www.onlinewbc.gov. The SBA in conjunction with National University now offers the Women's Business Center of California (WBCC), located in Mission Valley. Visit the WBCC website at <http://wbcc.nu.edu> or call (619) 563-7118 for more information.

While SBA does not have a special loan program for women in business - and offers **no grants** of any kind for starting or managing a business - they have worked closely with local lenders to be sure women entrepreneurs are well served by the loans available. In recent years, SBA has worked specifically to offer more of the "smaller" loans (typically those under \$150,000) to small business owners. This trend should especially help women business owners, as they typically need smaller amounts of money to start their businesses. With special incentives to lenders for making loans under \$150,000 (SBA will guarantee up to 85 percent of the loan, instead of the typical 75 percent), these loans are expected to become easier to access.

If you are interested in contracting with the federal government, you will find many programs in SBA's Minority Enterprise Division. SBA is conducting special outreach to women business owners to help government agencies meet the President's goal of five percent of federal contracting going to women-owned businesses. Certification programs include SBA's [8\(a\) program](#) to help existing small businesses ease into federal contracting, and the SDB, or Small Disadvantaged Business program to help businesses that may not qualify for 8(a)'s stringent certification requirements still participate in the lucrative federal market. Online, self-entry programs include CCR, where you enter your own data and update it as your capabilities increase.

Women business owners are also encouraged to expand their businesses to include international trade. SBA often sponsors "Matchmaker" trade missions overseas, designed to introduce the U.S. business owner directly to potential customers in other countries. Check our website, www.sba.gov, often to keep abreast of upcoming missions.

Opportunities abound for women business owners today! Be sure you are connected with all the right connections. Start with the SBA!

GOVERNMENT CONTRACTING

What SBA Does

The [Office of Government Contracting \(GC\)](#) works to create an environment for maximum participation by small, disadvantaged, and woman-owned businesses in federal government contract awards and large prime subcontract awards. GC advocates on behalf of small business in the federal procurement world.

Under the Small Business Act, federal agencies conduct a variety of procurements that are reserved exclusively for small business participation. These transactions are called "small business set-asides" and include the Small Business Reserve, Set-Asides above the simplified acquisition threshold, the Small Business Competitiveness Demonstration Program, the Very Small Business Set-Aside Pilot Program, and the [HUBZone](#) Empowerment Contracting Program.

GC administers several programs and services that assist small businesses in meeting the requirements to receive government contracts, either as prime contractors or subcontractors. These include the Certificate of Competency, the Non-Manufacturer Rule Waiver, and the Size Determination programs. The office also oversees CCR database operations and special initiatives such as the Women's Procurement program, the Procurement Awards program, and the Annual Joint Industry/SBA Procurement Conference.

Contracting Opportunities with Federal Agencies

The Government Contract Division of SBA assists clients by identifying contract opportunities with other federal agencies. It is necessary for you to contact each agency with which you want to do business. Each federal agency has a Small and Disadvantaged Business Utilization Specialist (SADBU) who will help you to do business with their agency. For a listing of area SADBUs and general procurement information, request a procurement package from the SBA or visit Dept. of Defense at <http://www.acq.osd.mil/>

For More Information visit the SBA's Office of Government Contracting

Home Page at: <http://www.sba.gov/gc>

or contact Linda Coakley, PCR

U.S. SBA Government Contracting Office

550 West "C" Street, Suite 550

San Diego, CA 92101-3500

(619) 557-7250 x1153 or linda.coakley@sba.gov

Pro-Net (now CCR)
<http://www.ccr.gov/>

SBA, OMB, GSA and DOD Work Together to Integrate PRO-Net and CCR Database and Simplify Contracting Process for Small Businesses

**Procurement
Marketing and
Access Network**

The U.S. Small Business Administration, the Department of Defense, the Office of Management and Budget and the General Services Administration have taken steps to simplify the federal contracting process by creating an integrated database of small businesses that want to do business with the government.

**A Search Engine
A Marketing Tool**

The Central Contractor Registration (CCR) databases is a portal for entering and searching small business sources. This assists small businesses with marketing their goods and services to the federal government.

Registration in CCR is now a requirement for federal contracts. Procuring agencies and contracting officers rely on CCR as the authoritative source for vendors that are certified in SBA's 8(a) Business Development program, HUBZone Empowerment Contracting Program and Small Disadvantaged Business program. To conduct market research and confirm eligibility for SBA's procurement preference programs, users can go to the CCR Web site at <http://www.ccr.gov/> and click on the "Dynamic Small Business Search" button.

SBA utilizes the Small Business Source System (SBSS), an internal database of firms certified by SBA under the 8(a) Business Development and HUBZone programs, and as Small Disadvantage Businesses. The SBSS populates those fields in CCR. The SBSS automatically reviews the NAICS codes supplied by a firm and performs calculations against each NAICS code size standard to determine which NAICS codes the firm qualifies as a small business, based on employment and revenue information entered into CCR. Firms will update their records via the CCR Update Web page and should follow the links and directions found there. This automated review of a firm's size is being done to determine if it is eligible to be included in the SBSS and does not affect, in any way, the self-representation requirement for Federal procurement.

For more information, please visit the CCR Web site at <http://www.ccr.gov/>, or contact Tina Johnson at (202) 205-7338 or by e-mail at tina.johnson@sba.gov.

MINORITY ENTERPRISE PROGRAMS

**8(a) Business
Development**

The SBA's 8(a) Program, named for a section of the Small Business Act, is a business development program created to help small disadvantaged businesses compete in the American economy and access the federal procurement market.

The overall program goal is to graduate companies that will thrive in a competitive business environment. Participants receive specialized business

training, counseling, marketing assistance and high-level executive development. Participants may also receive help accessing surplus government property and supplies, SBA-guaranteed loans, and surety bond assistance.

A company's participation is divided into two phases spanning nine years – a four-year developmental stage and a five-year transition stage.

Benefits of Participation

Participants can receive sole-source contracts, up to \$3 million for goods and services and \$5 million for manufacturing. While helping participants build competitive and institutional know-how, the SBA also encourages them to participate in competitive acquisitions.

Acquisition policies encourage federal agencies to award a certain percentage of their contracts to small disadvantaged businesses. To speed up the award process the SBA has signed partnership agreements with 25 federal agencies allowing them to contract directly with certified 8(a) companies.

Recent regulatory changes permit 8(a) businesses to form both joint ventures and teams to bid on contracts. This enables participants to perform larger prime contracts and overcome the effects of contract bundling – the practice of combining of two or more contracts together into one large contract. Bundled contracts are often too large for small businesses to perform. Program goals require 8(a) participants to maintain both commercial and government contracts.

Eligibility Requirements

The applicant must be owned and controlled by socially and economically disadvantaged individuals. Under Public Law 85-536, the Small Business Act, certain groups are presumed to be socially disadvantaged, including African Americans, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans.

Other individuals must show through a preponderance of evidence that they are socially disadvantaged due to race, ethnicity, gender, physical handicap, or residence in an environment isolated from the main stream of American society. In order to meet the test for economic disadvantage, an individual must have a net worth of less than \$250,000, after excluding the individual's equity in the firm and equity in the primary residence.

Applicants must also meet the SBA's small business size standards, be in business for at least two years prior to application, display reasonable potential for success and be of good character.

How to Apply

You may apply to the 8(a) Program through any SBA district office. Application forms and program regulations are also available on the SBA Web Site at www.sba.gov/8abd.

Other Assistance

The SBA Mentor-Protégé Program can help participants to compete successfully for federal contracts through private-sector relationships that address the developmental needs of protégé businesses. The program helps participants tap into the expertise and capital of 8(a) graduates and other businesses. Additionally, protégés can receive:

Technical and management assistance,
Subcontracting support,
Help in bidding on prime contracts through joint venture arrangements, and
Financial assistance in the form of equity or loans.

Mentors can own equity interest of up to 40 percent in a protégé business to help it raise capital.

To apply, contact any SBA district office. For more information, call (202) 205-6118.
San Diego District Office, 550 West “C” Street, Suite 550, San Diego, CA 92101
[Ming Yee](#), Contract Specialist (619) 557-7250 ext. 1145

8(a) BD Workshop held monthly call Ming Yee for details.

Access SBA Information Electronically

SBA Home Page:

www.sba.gov

Be sure to check out our home page. It offers detailed information on all SBA programs and services, including local resources; other business services; access to SBA OnLine and the U.S. Business Advisor; and SBA Classroom, an online vehicle for reading articles, taking courses and researching small business issues. The SBA home page also links to many outside resources on the World Wide Web.

SBA Answerdesk**E-mail:**

answerdesk@sba.gov

A computerized, toll-free, telephone message system, the SBA Answer Desk provides you with information about starting or running a business and how to get assistance. You can access the Answer Desk toll-free 24 hours a day, seven days a week at 1-800 U ASK SBA. Operators are available to answer your questions Monday through Friday from 9 a.m. to 5 p.m. Eastern time.

Online Women's**Business Center:**

www.onlinewbc.org

This state-of-the-art Web site offers women information about business principles and practices, management techniques, networking, industry new, market research, technology training, and information about the many SBA services and resources available to them. Special features include interactive mentoring and individual counseling; topic forums; newsgroups; information in Spanish, Russian and several other languages; and a data resource guide with a state-by-state listing of the professional services women need to start and build their businesses.

U.S. Business Advisor:

www.business.gov

This Web site provides a one-stop shopping link for small businesses to information and services provided by the federal government. It supplies easy online access to many of the most frequently asked questions about businesses and the federal government. It also provides interactive tools that can be used to find solutions to situations involving the environment, health and safety, and permits you to download many of the forms necessary for regulatory compliance.

Selecting Outside Advisors

Successful business owners often cite the use of outside advisors, both professional and informal, as being a key ingredient in the growth and success of their businesses. They also stress the importance of following the advice given them. In addition, entrepreneurs also speak of the isolation they feel as a result of focusing 25-hours a day on the business as being overwhelming.

**Professional
Advisors**

Professional advisors include attorneys, accountants or bookkeeping services, insurance representatives or brokers, lenders, marketing consultants, and management consultants--all of whom have to be paid for their services. Free advisors include those in SBA-sponsored programs like SCORE, WBC and the SBDC. Their advice is based on years of experience in actually running their own small businesses.

**Choosing the
Right Advisor:**

By now you are probably beginning to realize that it is impossible for you to be expert in all the aspects of managing your business. That's where advisors come into the picture. Here are some simple guidelines to follow in choosing the right advisor for your business:

1. Be prepared. Have materials and questions well organized.
2. Make sure that the advisor chosen is familiar with your industry if not your specific type of business. Obtain referrals from other business owners, chambers, etc. At a very minimum, ask any advisor you choose for references and follow through in checking them.
3. Obtain an appointment (oftentimes free consultations are offered) and discuss your business with them to determine if their services and fees match your needs.
4. Pay particular attention to their depth of experience. Your small business is not the place where you want them to obtain on-the-job training. Understand, however, that you are buying their experience and training and not just their time, so be prepared to "pay for what you get."
5. Make sure you feel comfortable with them and confident in their discretion, integrity and concern for your business. You want the advisor who will explain their findings and potential impact on your business as opposed to the advisor who hands or mails you a report.
6. Shop around; interview several until you find the ones who meet your requirements and budget limitations.
7. Once selected, keep them informed of the developments (both good and not so good) in your business. Supply complete information; a true picture of the situation and your business ensures the best possible advice.

BUSINESS ORGANIZATIONS

There are several business organizations that will be of benefit to you throughout the life of your business by providing support to you personally as well as to your business. We recommend that you start investigating them and attending their meetings as soon as possible--even before you actually open the doors to your business. Try many on until you find the ones with which you feel most comfortable. After that, become a full and active participant.

Business and Trade Organizations

Business and Trade Organizations are an invaluable source of information and assistance. There are thousands of associations covering virtually every industry, so the chances are good that you will find one that fits your type of business. Check with your local reference library, another good advisor, for assistance. Two helpful references are the *American Encyclopedia of Associations* and *Ayers' Dictionary of Trade Associations*. Many associations have regional (and sometimes local) chapters. Most have newsletters for their members. At the very least subscribe to the newsletters. This is one of the few sources for obtaining information directly related to your business. Some of the information you can expect to obtain from a trade association includes:

- New equipment and technology related to your business;
- Seminars, conferences and trade fairs for your industry;
- Statistical and business ratio information (i.e., what percentage of your sales should be allocated to advertising, salaries, equipment, inventory, etc.)
- Effective marketing and advertising strategies for your industry.

Networking Groups and Organizations

Networking Groups and Organizations come in various types, but most are beneficial to you in avoiding the isolation we discussed as well as in obtaining timely information and answers to your questions. The more you participate, the more beneficial the relationship. Meetings of business groups and networking organizations are usually listed in the local business paper and a less comprehensive listing can be found in major newspapers. As with any other support service, shop around until you find the group that best addresses your needs.

Chambers of Commerce

Chambers of Commerce provide information on local activities and trends in your area that impact your business, business education programs, and

opportunities for you to network with other entrepreneurs operating businesses in your area. This is also a good source for obtaining information on upcoming business activities in your area. Larger chambers even offer their membership insurance plans, discounts on major purchases, seminars, focus groups and roundtable discussions.

CHAMBERS OF COMMERCE

***Free On-Site SCORE counseling at this chamber**

Online Counseling: www.score.org

Alpine

P.O. Box 69
Alpine, CA 91903
www.alpinechamber.com
(619) 445-2722

Bonsall

P.O. Box 1142
Bonsall, CA 92003-1142
www.bonsallchamber.org
(760) 630-1933

Borrego Springs

P.O. Box 420
Borrego Springs, CA 92004
www.borregosprings.org
(800) 559-5524

Brawley

P.O. Box 218
Brawley, CA 92227-0218
www.brawleychamber.com
(760) 344-3160

British-American

1250 Sixth Avenue, Suite 100
San Diego, CA 92101
(619) 452-5700

Cardiff by the Sea

PO Box 552
Cardiff, CA 92007
<http://cardiffbythesea.org>
(760) 436-0431

Carlsbad*

5934 Priestly Drive
Carlsbad, CA 92008
www.carlsbad.org

(760) 931-8400

Chula Vista*

233 Fourth Avenue
Chula Vista, CA 91910
www.chulavistachamber.org
(619) 420-6603

Clairemont/Bay Park

4203 Genesee Avenue, #103-122
San Diego, CA 92117
clairemont.com/chamber
(619) 491-4444

Coronado

1313 Ynez Place
Coronado, CA 92118-2941
www.coronadochamber.com
(619) 435-9260

Del Mar Regional

1104 Camino del Mar, #1
Del Mar, CA 92014
www.delmarchamber.org
(858) 975-5484

Diamond Gateway

PO Box 500682
San Diego, CA 92150
www.dgchamber.org
(619) 484-2800

East County Regional*

201 South Magnolia Avenue
El Cajon, CA 92020
www.eastcountychamber.org
(619) 440-6161

El Centro

P.O. Box 3006

El Centro, CA 92244
www.elcentrochamber.com
(760) 352-3681

Encinitas*

138 Encinitas Blvd
Encinitas, CA 92024
www.encinitaschamber.com
(800) 953-6041
(760) 753-6041

Escondido*

720 North Broadway
Escondido, CA 92025
www.escondidochamber.org
(760) 745-2125

Fallbrook

233-A East Mission Road
Fallbrook, CA 92028
www.fallbrookca.org
(760) 728-5845

Golden Triangle

P.O. Box 927729
San Diego, CA 92192
(858) 453-2212

Imperial Beach

170 Palm Avenue
Imperial Beach, CA 91932
www.IB-Chamber.com
(619) 424-3151

Julian

P.O. Box 413
Julian, CA 92036
www.julianca.com
(760) 765-1857

Lakeside

9924 Vine Street
Lakeside, CA 92040
www.lakesideca.com
(619) 561-1031

Lemon Grove

PO BOX 1076
Lemon Grove, CA 92046
www.lemongrovechamber.com
(619) 469-9621

National City

901 National City Blvd.
National City, CA 91950
www.nationalcity.org
(619) 477-9339

Oceanside

928 North Coast Highway
Oceanside, CA 92054
www.oceansidechamber.com
(760) 722-1534

Old Town San Diego

PO BOX 82686
San Diego, CA 92138-2686
www.oldtownsandiego.com
(619) 291-4903

Otay Mesa

9163 Siempre Viva Road #12
Otay Mesa, CA 92154
www.otaymesa.org
(619) 661-6111

Pacific Beach

PO Box 99183
San Diego, CA 92109
(619) 272-4300

Peninsula

P.O. Box 7018

San Diego, CA 92167
(619) 223-9767

Poway*

13381 Poway Road
Poway, CA 92064
www.poway.com
(858) 748-0016

Ramona

960 Main Street
Ramona, CA 92065-1934
www.ramonachamber.com
(760) 789-1311

Rancho Bernardo*

11650 Iberia Place, Suite 220
San Diego, CA 92128
www.ranchobernardochamber.com
(858) 487-1767

San Diego Regional

402 West Broadway, Ste 1000
San Diego, CA 92101-3585
www.sdchamber.org
(619) 544-1300

San Diego County Black

1727 North Euclid Avenue
San Diego, CA 92105-5414
(619) 262-2121

San Diego County Hispanic*

1250 Sixth Avenue #550
San Diego, CA 92101
www.sdchcc.com
(619) 702-0790

San Marcos*

939 Grand Avenue
San Marcos, CA 92069
sanmarcoschamber.com

(760) 744-1270

Santee*

10315 Mission Gorge Road
Santee, CA 92071
www.santee-chamber.org
(619) 449-6572

San Ysidro

663 East San Ysidro Blvd.
San Ysidro, CA 92173
www.sanysidrochamber.org
(619) 428-1281

Solana Beach

PO Box 623
Solana Beach, CA 92075
www.solanabeachchamber.com
(858) 755-4775

Spring Valley*

3322 Sweetwater Springs Blvd.,
Suite 202
Spring Valley, CA 91977
www.springvalleychamber.org
(619) 670-9902

Valley Center

P.O. Box 793
Valley Center, CA 92082-
(760) 749-8472

Vista*

127 Main Street
Vista, CA 92084
www.vistachamber.org
(760) 726-1122

SMALL BUSINESS RESOURCES

COUNTY OF SAN DIEGO - www.co.san-diego.ca.us

Air Pollution Control

9150 Chesapeake Drive
San Diego, CA 92123-1096
Permit - General Info.
(858) 650-4700
Small Business Assistance
(858) 650-4706

Fictitious Business Name

Assessor/Recorder/Clerk
1600 Pacific Highway, Rm. 260
San Diego, CA 92101
(619) 237-0502
North County
334 Via Vera Cruz, Suite 150
San Marcos, CA 92069
(760) 940-6858

Environmental Health Services (Food Handling)

1255 Imperial Avenue, 3rd Floor
San Diego, CA
(619) 338-2222
Other locations throughout the
county use website above or
government section of the White
Pages for the location nearest to
you.

Health Department

1700 Pacific Highway
San Diego, CA
(619) 515-6770

Office of Trade & Bus. Development

visit the website above

Property Tax (Rate Info.)

Assessor/Recorder/Clerk
1600 Pacific Highway, Rm. 103
San Diego, CA 92101
(619) 236-3771

East County (619) 401-5700

North County (760) 940-6868

South County (619) 498-2200

Kearny Mesa (858) 505-6262

Zoning Regulations (County)

Planning & Land Use Dept.

5201 Ruffin Road, Suite B
San Diego, CA 92123
(858) 565-5981
(888) 267-8770 Toll Free

STATE OF CALIFORNIA - www.ca.gov – also see

CA Alcoholic Beverage Control

1350 Front Street, Room 5056
San Diego, CA 92101
(619) 525-4064
North County
334 Via Vera Cruz, Suite 204
San Marcos, CA 92069
(760) 471-9702

CA Board of Equalization

Seller's Resale Permit

1350 Front Street, Suite 5047
San Diego, CA 92101-3698

Business Office (619) 525-4526

Tax Information (619) 525-4485

North County

334 Via Vera Cruz #107

San Marcos, CA 92069-2694

(760) 510-5850

CA Contractors Licenses

5280 Carroll Canyon Road,
Suite 250
San Diego, CA 92121
1 (800) 321-2752

CA Employment Development Dept. - Employer Payroll Tax

3110 Camino Del Rio South,
Suite 100

San Diego, CA 92108

(888) 745-3886 Toll Free

CA Export Finance Office

6 Centerpointe, Suite 760
La Palma, CA 90623

(714) 562-5519

San Diego Regional Office

750 "B" Street, Suite 1620
San Diego, CA 92101-8122
(619) 645-2492

www.calgold.ca.gov

CA Franchise Tax Board

7575 Metropolitan Dr.,
Suite 201
San Diego, CA 92108
1 (800) 852-5711

CA Industrial Relations Dept. Workers Compensation Division

1350 Front Street, Rm. 3047
San Diego, CA 92101-3690
(619) 525-4206
Disability Unit (714) 558-4627
Information & Assistance on
Benefits (714) 558-4597

CA Industrial Relations Dept. CAL/OSHA - Occupational Safety

7807 Convoy Court, Suite 406
San Diego, CA 92111

Consultation 1-800-963-9424

**CA Industrial Relations Dept.
Labor Standards Enforcement**
7575 Metropolitan Drive
Suite 210
San Diego, CA 92123
(619) 220-5451
(415) 703-4774 Wage Hotline

**CA Insurance Fund
Information
(Workers Compensation)**
P.O. Box 85488
San Diego, CA 92186-5488
(858) 552-7000
CA Dept. of Insurance Consumer
Hotline
(800) 927-HELP

**Minimum Wage/ Working
Conditions
(Division of Industrial Welfare)
Compulsory Workmen's
Compensation
(Division of Labor Standards)**
7575 Metropolitan Dr.
Room 210
San Diego, CA 92108
(619) 220-5451

FEDERAL AGENCIES

US Business Advisor has links to many Federal Agencies - www.business.gov

**Copyrights
Register of Copyrights
Library of Congress**
Washington, DC 20540
Forms Hotline (202) 707-9100
Office (202) 707-3000

Dept. of Agriculture
332 S. Juniper St., Suite 110
Escondido, CA 92025-4941
(760) 347-3675
177 N Imperial Avenue
El Centro, CA 92243-2808
(760) 352-4418
www.usda.gov

**CA Southern
(Small Business Development
Corp.)**
600 "B" Street, Suite 2450
San Diego, CA 92101
(619) 232-7771

**CA State Department of
Community Care Licensing**
7575 Metropolitan Dr., Ste. 109
San Diego, CA 92108-4402
Residential Licensing
(619) 767-2300
Childcare Licensing
(619) 767-2200

**Disadvantaged, Minority &
Women Business Enterprise
Certification**
Padilla & Associates
2725 Congress Street, Ste. 1-D
San Diego, CA
(619) 725-0843
Fax: (619) 725-0854
**DBE, MBE & WBE Program
Info.**
www.dot.ca.gov/hq/bep

**Secretary of State –
Incorporating**
1350 Front Street, Suite 2060
San Diego, CA 92101-3690
(619) 525-4113

Food & Drug Administration
4510 Executive Drive, Suite 225
San Diego, CA 92121
(858) 550-3850

**Immigration & Naturalization
(INS) Office of Bus. Liaison**
(800) 357-2099
Forms: (800) 870-3676
Fax: (202) 305-2523
www.ins.usdoj.gov

Federal Information Center
(800) 688-9889
(800) 326-2996 TTY

**Internal Revenue Service
Income Tax Information
Employer ID Number**
880 Front Street, First Floor,
Suite 1295
San Diego, CA 92188
Tax Information
1 (800) 829-1040

IRS Forms & Publications
1 (800) 829-3676
North County
1 Civic Center Drive
San Marcos, CA 92069

**SBA Answer Desk
(Washington, D.C.)**

1 (800) 827-5722

**SBA Telefacts
Information Line (San Diego)**

(619) 557-7250

Social Security Information880 Front Street
San Diego, CA 92188
1 (800) 772-1213**SSI North County**1305 Union Plaza Court
Oceanside, CA
1 (800)772-1213**See Gov't section of the
White pages for more locations****U.S. Dept. of Commerce
International Trade
Administration**6363 Greenwich Drive
Suite 230
San Diego, CA 92122
(619) 557-5395**U.S. Dept. of Labor
Wage & Hour Division**5675 Ruffin Road, Suite 320
San Diego, CA 92123-5378
(619) 557-5606**U.S. Export Assistance Center**One World Trade Center,
Suite 1670
Long Beach, CA 90831
(310) 980-4550**U.S. Patent &
Trademark Office**2021 South Clark Place
Arlington, VA
1 (800) 786-9199
(703) 308-4357
Trademark Assistance Center
(703) 308-9000**U.S. Treasury Dept./U.S Customs
Import/Customs Information**610 Ash Street, Suite 1200
San Diego, CA 92102
(619) 557-5360 x100**OTHER RESOURCES****Accion San Diego
Financial Assistance for
Small Businesses**1250 6th Avenue, 10th Floor
San Diego, CA 92101
(619) 685-1380
www.accion.org**Better Business Bureau**5050 Murphy Canyon Rd.,
Suite 110
San Diego, CA 92123
Information/Complaints
(858) 496-2131
www.bbb.org**CA Chamber of Commerce**P.O. Box 1736
Sacramento, CA 95812-1736
1 (800) 331-8877
www.calchamber.com**CDC Small Business Finance
Corp. at Liberty Station**(former Naval Training Center)
2448 Historic Decatur Road #200
San Diego, CA 92106
(619) 291-3594**Contracting Opportunities
Center (COC)**4007 Camino Del Rio So,
Suite 210
San Diego, CA 92108
(619) 285-7020
www.ptac-sandiego.org**East County Economic
Development Corp. Council**4700 Spring Street, Suite 308
La Mesa, CA 91941
(619) 462-3312
www.eastcountyledc.org**Economic Development
Corporation****One-Stop Early Permitting
Assistance**401 "B" Street, Suite 1100
San Diego, CA 92101
(619) 234-8484
(888) 886-TEAM
www.sandiegobusiness.org**Electronic Commerce Resource
Center (ECRC)**5333 Mission Center Road
Suite 210
San Diego, CA 92108
1 (800) 400-4207
www.sdecrc.com**Emerging Business Center
San Diego Regional Chamber of
Commerce**402 West Broadway,
Suite 1000
San Diego, CA 92101
(619) 544-1355
www.ebcsandiego.org**Employee Training Institute
(ETi)**Camille Currier
3443 Camino del Rio South,
Suite 308
San Diego, CA 92108
(619) 624-2272
www.workplace-eti.com**Health Insurance Plan of
California**

1 (800) 447-2937

Imperial Valley SBDC301 No. Imperial Ave, Suite B
El Centro, CA 92243
(760) 312-9800
www.ivsbdc.org

Lawyer Referral & Information Service of S.D. County Bar Association
1333 7th Avenue
San Diego, CA
(800) 464-1529
www.sdcba.org

Nonprofit Management Solutions Training Institute
8265 Vickers, Suite C
San Diego, CA 92111
(858) 292-5702
www.npsolutions.org

North San Diego Small Business Development Center (SBDC) - Mira Costa College
1823 Mission Avenue
Oceanside, CA 92054
(760) 795-8740
www.sandiegosmallbiz.com

San Diego Foundation (Grant Library)
San Diego National Bank Bldg.
1420 Kettner Blvd. #500
San Diego, CA 92101
(619) 235-2301
www.sdfoundation.org

San Diego Public Library (Downtown) (8th & E)
820 "E" Street
San Diego, CA 92101
(619) 236-5800
www.sandiego.gov/public-library/

San Diego Unified Port District
3165 Pacific Highway
San Diego, CA 92101-1128
(619) 686-6200
www.portofsandiego.org

SCORE – Counselors to America's Small Business
550 West "C" Street, Suite 550
San Diego, CA 92101-3500
(619) 557-7272
www.score-sandiego.org

Small Business Development & International Trade Center (SBD&ITC)
Southwestern College
900 Otay Lakes Road,
Bldg. 1600
Chula Vista, CA 91910
(619) 482-6391
www.sbditc.org

South San Diego County Economic Development Corporation
1200 "A" Avenue
National City, CA 91950
(619) 336-2474
www.sandiegosouth.com

Southeastern Economic Development Corp. (SEDC)
995 Gateway Center Way, #300
San Diego, CA 92102
(619) 527-7345

Tijuana Economic Development Council
416 West San Ysidro Blvd., Suite L, TMB 330
San Ysidro, CA 92173
(0115266) 863952

Uniform Code Council, Inc. (Universal Product Code)
7887 Washington Village Dr.
Suite 300
Dayton, Ohio 45459
(937) 435-3870
www.uc-council.org

Women's Business Center of California (WBCC)
4121 Camino del Rio South,
Suite 24
San Diego, CA 92108
(619) 563-7118
<http://wbcc.nu.edu>

World Trade Center of San Diego
1250 6th Avenue, Suite 100
San Diego, CA 92101
(619) 615-0868
www.wtcsd.org

The U.S. Small Business Administration does not, in any way, endorse the above listed organizations or companies' products or services.

LOCAL CITY OFFICES (alphabetical order) 12/1/2005

CARLSBAD
City Administration
1635 Faraday Avenue
Carlsbad, CA 92008
www.ci.carlsbad.ca.us
Building Permit
(760) 602-2700
Business License
(760) 602-2495

Fire Marshal
1635 Faraday Avenue
Carlsbad, CA 92008
(760) 602-4660
Sign Permit and Zoning Information
(760) 602-4600
Water Utility
5950 El Camino Real

Carlsbad, CA 92008
(760) 438-2722
Operations:
btrou@ci.carlsbad.ca.us
Administration:
twilt@ci.carlsbad.ca.us

CHULA VISTA***City Administration***

276 Fourth Avenue
Chula Vista, CA 91910
www.ci.chula-vista.ca.us

Building Permit

(619) 691-5272

Business License

(619) 691-5051

Economic Development Services

(619) 691-5047

Fire Department

(619) 691-5055

Sign Permit and Zoning Information

(619) 691-5101

Water Utility

(East of 805)

Otay Municipal***Water District***

10595 Jamacha
Spring Valley, CA 91977
(619) 691-5024

Water Utility

(West of 805)

Sweetwater Authority

505 Garrett Avenue
Chula Vista, CA 91910
Planning (619) 420-1413

CORONADO***City Administration***

1825 Strand Way
Coronado, CA 92118
www.coronado.ca.us

Building Inspection

(619) 522-7331

Business License

(619) 522-7320

Economic Development Department

Director: Kevin Ham
1224 10th Street, Suite 103
Coronado, CA 92118

Fire Department

1001 Sixth Street
Coronado, CA 92118
(619) 522-7374

Sign Permit and Zoning Information

(619) 522-7326

Fax: (619) 435-6009

CORONADO continued***Water Utility – California******American Water District***

1019 Cherry Avenue
Imperial Beach, CA 91932
(619) 575-1105

DEL MAR***City Administration***

1050 Camino Del Mar
Del Mar, CA 92014
www.delmar.ca.us

Building Permit

(Contracted through the County)

5201 Ruffin Road, Suite B
San Diego, CA 92123

(858) 565-5920

Business License

(858) 755-9354 ext. 30

Fire Department

2200 Jimmy Durante Blvd.
Del Mar, CA 92014

(858) 755-1522

Sign Permit and***Zoning Information***

(858) 755-9337 ext. 17

Water Utility

(858) 755-9354 ext. 29

EL CAJON***City Administration***

200 East Main Street
El Cajon, CA 92020
www.ci.el-cajon.ca.us

Building Permit

(619) 441-1727

Business License

(619) 441-1669

Fire Department

100 Lexington
El Cajon, CA 92020
(619) 441-1600

Sign Permit and***Zoning Information***

(619) 441-1741

Water Utility***Helix Water District***

8111 University Avenue
La Mesa, CA 91941
(619) 466-0585

ENCINITAS***City Administration***

505 South Vulcan Avenue
Encinitas, CA 92024-3633
www.ci.encinitas.ca.us

Building Permit

(760) 632-2730

Business License

(760) 633-2606

Economic Development

505 South Vulcan Avenue
Encinitas, CA 92024

Fire Department

505 South Vulcan Avenue
Encinitas, CA 92024

(760) 633-2800

Sign Permit and***Zoning Information***

(760) 633-2722

Water Utility***San Dieguito******Water District***

(760) 633-2600

ESCONDIDO***City Administration***

201 North Broadway
Escondido, CA 92025
www.ci.escondido.ca.us

Building Permit

(760) 839-4647

Business License

(760) 839-4659

Economic Development & Office of Permit Assistance

(760) 839-4563

Sign Permit and***Zoning Information***

(760) 839-4671

Water Utility

(760) 839-4657

IMPERIAL BEACH***City Administration***

825 Imperial Beach Blvd.
Imperial Beach, CA 91932
www.cityofib.com

Building Permit

(619) 628-1356

Business License

(619) 628-1365

IMPERIAL BEACH continued***Fire Department***

865 Imperial Beach Blvd.
Imperial Beach, CA 91932
(619) 423-8223

***Sign Permit and
Zoning Information***

(619) 628-1356

***Water Utility California American
Water District***

1019 Cherry Avenue
Imperial Beach, CA 91932
(619) 575-1105

LA MESA***City Administration***

8130 Allison Avenue
La Mesa, CA 91941
www.cityoflamesa.com

Building Permit

(619) 667-1176 or
(619) 667-1380

Business License

(619) 667-1118

Fire Department

8054 Allison Avenue
La Mesa, CA 91941
(619) 667-1355

***Sign Permit and
Zoning Information***

(619) 667-1177

Water Utility Helix Water District

7811 University Avenue
La Mesa, CA 91941
(619) 667-6231

LEMON GROVE***City Administration***

3232 Main Street
Lemon Grove, CA 91945
www.ci.lemon-grove.ca.us

Business License,***Sign Permit and
Zoning Information***

(619) 825-3800

Fire Department

7853 Central Avenue
Lemon Grove, CA 91945
(619) 670-0500

LEMON GROVE continued***Water Utility******Helix Water District***

8111 University Avenue
La Mesa, CA 91941
(619) 466-0585
helix@hwd.com

NATIONAL CITY***City Administration***

1243 National City Blvd.
National City, CA 91950
www.ci.national-city.ca.us

Building Permit

(619) 336-4210

Business License

(619) 336-4200

Fire Department

333 East Sixteenth Street
National City, CA 91950
(619) 336-4550

***Sign Permit and
Zoning Information***

(619) 336-4310

Water Utility***Sweetwater Authority***

505 Garrett Avenue
Chula Vista, CA 91910
(619) 420-1413

OCEANSIDE***City Administration***

300 North Coast Highway
Oceanside, CA 92054
(760) 435-3065
www.ci.oceanside.ca.us

Building Permit

(760) 435-3950

Business License

(760) 435-3878

Fire Department

(760) 435-4100

***Sign Permit and
Zoning Information***

(760) 435-3520

Water Utility

(760) 435-5800

POWAY***City Administration***

13325 Civic Center Drive
Poway, CA 92064
www.ci.poway.ca.us

Building Permit

(858) 679-4288

Business License

(858) 679-4217

Fire Department

(858) 679-4340

***Sign Permit and
Zoning Information***

(858) 679-4296

Water Utility

(858) 679-4230

SAN DIEGO***City Administration***

202 "C" Street
San Diego, CA 92101
(619) 236-5555
www.sannet.gov

***Building/Construction
Permit***

(619) 446-5000

Business Tax Certificate

(Business License)

City Treasurer

1200 Third Avenue

San Diego, CA 92101

Recorded Information:

(619) 615-1500

Office of Small Business

Ask about your local

Community Service Center

600 B Street, 4th Floor

San Diego, CA 92101

(619) 533-4233

***Construction Plan and
Permit Records***

(619) 446-5200

Development Services***Department***

1222 First Avenue, MS 301

San Diego, CA 92101

(619) 446-5000

www.sannet.gov

SAN DIEGO continued***Economic Development Services***

600 B Street, 4th Floor
San Diego, CA 92101
(619) 533-4233

www.sandiego.gov/ced

Fire Department

1010 2nd Avenue, Suite 300
San Diego, CA 92101
(619) 533-4300

Food Establishment Waste Water Discharge (FEWD)

9150 Topaz Way
San Diego, CA 92101
(858) 654-4188

Planning Department

(619) 235-5200

Police Regulated Businesses

San Diego Police Department
Vice Administration Office
1401 Broadway, MS735
San Diego, CA 92101
(619) 531-2250

San Diego City Schools***Revere Center******(Work Permits for Minors)***

6735 Gifford Way
San Diego, CA
(858) 627-7355
Note: Check with applicable
city school district if outside
San Diego

Sign Permit and Zoning Information

1222 First Avenue
San Diego, CA 92101
(619) 446-5000

SAN MARCOS***City Administration***

1 Civic Center Drive
San Marcos, CA 92069
www.san-marcos.net

Building Permit

(760) 744-1050 ext. 3203

Business License

(760) 744-1050 ext. 3102

Fire Department

(760) 744-1050 ext. 3402

Sign Permit and***Zoning Information***

(760) 744-1050 ext. 3233

Water Utility

201 Vallecitos de Oro
San Marcos, CA 92069
(760) 744-0460

SANTEE

City Administration
10601 Magnolia Avenue
Santee, CA 92071
www.ci.santee.ca.us

Building Permit

(619) 258-4100 ext. 154

Business License

(619) 258-4100 ext. 144

Fire Department

(619) 258-4100 ext. 204

Sign Permit and***Zoning Information***

(619) 258-4100 ext. 170

Water Utility***Padre Dam Municipal******Water District***

10887 Woodside Drive
Santee, CA 92071
(619) 448-3111

SOLANA BEACH***City Administration***

635 South Highway 101
Solana Beach, CA 92075
www.ci.solana-beach.ca.us

Building Permit

(858) 20-2440

Business License

(858) 720-2460

Fire Department

500 Lomas Santa Fe Drive
Solana Beach, CA 92075
(858) 720-2410

Sign Permit and***Zoning Information***

(858) 720-2440

Water Utility***Santa Fe Irrigation District***

P.O. Box 409
Rancho Santa Fe, CA 92067
(858) 756-2424

VISTA***City Administration***

600 Eucalyptus Aveune
Vista, CA 92085-1988
www.ci.vista.ca.us

Building Permit

(760) 639-6108

Business License

(760) 639-6174

Fire Department

175 North Melrose Drive
Vista, CA 92083
(760) 726-2144

Sign Permit and***Zoning Information***

(760) 639-6100

Water Utility***Vista Irrigation District***

202 West Connecticut Ave.
Vista, CA 92083
(760) 724-8811